

OCTOBER
2013

Missouri

Medigap **Rate Guide**

For ages under 65 Page 3

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DIFP

Jay Nixon
Governor

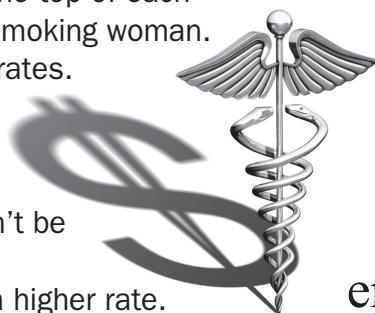
Department of Insurance,
Financial Institutions &
Professional Registration

John M. Huff
Director

What column headings, notes indicate in Medigap insurance rate charts

Premiums are annual and for the age noted at the top of each chart. **Note:** These are average rates for a nonsmoking woman. Open enrollment rates are the lowest available rates.

If you do **not** join during your **initial** open enrollment period, then you are subject to underwriting and could be rejected or face higher rates. For example, if you smoke you won't be charged a higher rate during open enrollment. However if you join later, you could be charged a higher rate.



Initial open enrollment period is usually best time to enroll in plan

During initial open enrollment, no one can be rejected for a Medigap policy

The initial open enrollment period lasts six months from the date **your** Medicare Part B takes effect. After this period, you can still apply for a Medigap policy, but you may be subject to underwriting. The insurer has the right to reject your application.

LOWER COST

Buying a plan during any **initial** open enrollment period qualifies you to receive the company's lowest rates for your plan.

CHARTS SHOW AVERAGE RATES

The rate charts show **average Missouri rates for a nonsmoking woman** for each insurer. Depending on such factors as your location, gender and whether you smoke, the rates could be higher or lower.

(S) = Select plan: A few Medigap policies are called "select" plans. Similar to an HMO, they require you to go to specific hospitals and, in some cases, specific doctors for covered services, but the benefits are the same as those in other plans. The rates for these plans are usually lower than regular Medigap policies. Select plans are not available in all parts of Missouri.

(GI) = Guaranteed issue plan:

Companies with a guaranteed issue plan cannot deny you a policy because of health status, claims experience, receipt of medical care or medical condition; nor impose a pre-existing condition limitation. Guaranteed issue plans may cost more.

Underwritten plan: Insurance companies figure out how risky it is to insure you. Underwriters decide what coverage you qualify for and what rates you should pay, or even whether to accept your application based on your health.

(GRP) = Group plan: You must be a member of a specific group to be eligible for these rates.

Medigap rates are current as of **Oct. 23, 2013**. Check insurance.mo.gov for updates.

Complaints made against Medigap companies: See page 18.

AGE UNDER 65 MEDIGAP RATES

Rates as of Oct. 23, 2013.
Get updates at insurance.mo.gov.

Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Admiral Life Ins. Co. of America		\$1,667	\$1,947	\$2,354	\$2,040	\$2,412	\$ 949	\$2,073	\$	\$	\$1,836	\$1,688
American Continental Ins. Co.		2,341	2,727			2,965	960					2,029
American Republic Corp Ins. Co.		1,824				2,448	804		1,272	1,680		
American Republic Ins. Co.		1,500				2,136	852					
American Retirement Life Ins. Co.		1,860				2,292		2,039				1,650
Bankers Fidelity Life Ins. Co.		1,656				2,544	708	2,124	1,212			
Blue Cross and Blue Shield of KC		1,356		1,824		1,944						1,644
Blue Cross and Blue Shield of KC (S)			1,140	1,572		1,740						1,440
Blue Cross and Blue Shield of KC (GI)		2,292		3,636								
Blue Cross and Blue Shield of KC (GI) (S)			1,944	2,328								
Christian Fidelity Life Ins. Co.		1,647		2,047				2,673				1,257
Colonial Penn Life Ins. Co.		2,028	3,192			3,120	612	2,664	1,080	2,004	3,204	1,740
Combined Ins. Co. of America		2,130										1,972
Conseco Ins. Co.		2,064				2,738						
Continental General Ins. Co.		1,644				2,172		1,944				1,752
Equitable Life & Casualty Ins. Co.		2,196				3,216		2,044				2,220
Family Life Ins. Co.		1,685	2,049	2,522	2,224	2,427		2,166			1,933	1,933
Forethought Life Ins. Co.		1,764		2,424		2,484		2,064				1,800
Gerber Life Ins. Co.		2,052				3,012		2,352				
Globe Life and Accident Ins. Co.		1,212	1,752	2,076		2,184						
Government Personnel Mutual Life Ins. Co.		1,860		2,724		2,772		1,932				1,752
Healthy Alliance Life Ins. Co.		1,356				2,712	732	2,844				2,040

S=Select: Must use specific hospitals and sometimes specific doctors to get full benefits.

GI=guaranteed issue. Company cannot deny you a policy because of health status.

GRP=group policy. Usually costs less.

Depending on various factors, your rates can be higher than these listed.

AGE UNDER 65 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
Heartland National Life Ins. Co.		\$2,308	\$	\$	\$3,179	\$3,390	\$	\$3,151	\$	\$	\$2,844	\$2,484
Humana Ins. Co.		2,496	3,060	3,948		3,624	1,284		1,704	2,436		
Liberty National Life Ins. Co.		1,702	2,510			2,990	638					2,376
Marquette National Life Ins. Co.		1,956			2,664	2,880		3,132				2,928
Marquette National Life Ins. Co. (S)					2,364	2,712		2,436				1,980
Medico Ins. Co.											1,956	1,980
Medico Ins. Co. (GRP)		1,408			2,014	2,157						
Mutual Of Omaha Ins. Co.		1,668				2,244		1,740				
Old Surety Life Ins. Co.		1,199				1,824						
Oxford Life Ins. Co.		1,647				2,047						1,479
Pekin Life Ins. Co.		1,896				2,856	1,212	2,460				
Physicians Mutual Ins. Co.		2,512				2,077	1,077	2,071				1,401
Reserve National Ins. Co.		1,824		2,832		2,376	744	2,184				1,884
Standard Life And Accident Ins. Co.		3,480	3,960	4,944	2,520	3,084	432	4,068				1,692
State Farm Mutual Automobile Ins. Co.		1,666		2,396		2,408						
State Mutual Ins. Co.		2,004	2,340	2,832	2,448	2,904	1,140	2,484			2,208	2,028
Sterling Investors Life Ins. Co.		2,000	2,334	2,853	2,473	2,923	1,150	2,512			2,225	2,047
Sterling Life Ins. Co.		2,083	2,578	2,876		2,606		2,281	1,131			1,932
Sterling Life Ins. Co. (S)		1,830	1,983	2,241		1,869		1,509	783			1,321
Stonebridge Life Ins. Co.		1,260				2,124		1,956				1,632
Thrivent Financial For Lutherans		1,616	1,796	2,404	2,367	2,673	813	2,373		1,440	1,953	

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Transamerica Life Ins. Co.		\$1,632	\$2,064	\$2,376	\$2,364	\$2,316	\$	\$2,172	\$2,172	\$1,572	\$1,944	\$1,824
United American Ins. Co.		1,604	2,455	2,956	2,806	3,026	741	2,816				2,363
United Commercial Travelers Of America		1,752	2,136	2,676	2,172	2,532		2,100				1,764
United Healthcare Ins. Co.		1,284	1,944	2,376		2,352	780	2,064	852	1,404		1,812
United Healthcare Ins. Co. (AARP GRP)		1,224	1,812	2,184		2,124			972	1,332		1,704
United National Life Ins. Co. Of America		1,848			2,184	2,796		2,496				1,956
United Of Omaha Life Ins. Co.		2,148		3,240	2,520	2,928		2,352			1,788	1,726
United Teacher Associates Ins. Co		1,592	1,859	2,246	1,949	2,297		2,004				1,608
United World Life Ins. Co.		1,403	1,889	2,340	1,939	2,108		1,854				
USAA Life Ins. Co.		2,824				2,616						
World Corp Ins. Co.		1,632				2,100	816					

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Admiral Life Ins. Co. of America		\$1,404	\$1,638	\$1,976	\$1,717	\$2,054	\$ 809	\$1,748	\$	\$	\$1,546	\$1,438
American Continental Ins. Co.		1,752	2,208			2,526	900					1,782
American Republic Corp Ins. Co.		1,536				2,064	720		1,068	1,416		
American Republic Ins. Co.		1,356				1,944	780					
American Retirement Life Ins. Co.		1,545				1,904		1,695				1,372
Bankers Fidelity Life Ins. Co.		1,404				2,184	648	1,776	984			
Blue Cross and Blue Shield of KC		1,356		1,824		1,944						1,644
Blue Cross and Blue Shield of KC (S)			1,140	1,572		1,740						1,440
Blue Cross and Blue Shield of KC (GI)		2,292		3,636								
Blue Cross and Blue Shield of KC (GI) (S)			1,944	2,328								
Christian Fidelity Life Ins. Co.		1,532		1,804				2,425				1,273
Colonial Penn Life Ins. Co.		1,884	2,244			2,700	528	2,124	852	1,572	2,004	1,512
Combined Ins. Co. of America		1,501										1,390
Conseco Ins. Co.		1,702				2,416						
Continental General Ins. Co.		1,644				2,172		1,944				1,752
Equitable Life & Casualty Ins. Co.		1,896				2,676		1,728				1,884
Family Life Ins. Co.		1,322	1,608	1,858	1,687	1,938		1,717			1,518	1,518
Forethought Life Ins. Co.		1,548		2,124		2,172		1,812				1,572
Gerber Life Ins. Co.		1,728				2,544		1,992				
Globe Life and Accident Ins. Co.		1,152	1,644	1,992		2,124						
Government Personnel Mutual Life Ins. Co.		1,644		2,412		2,448		1,740				1,548
Healthy Alliance Life Ins. Co.		1,332				2,280	672	2,136				1,572

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Heartland National Life Ins. Co.		\$2,007	\$	\$	\$2,605	\$2,898	\$	\$2,648	\$	\$	\$2,431	\$2,053
Humana Ins. Co.		2,496	2,592	2,976		3,000	1,104		1,368	2,004		
Liberty National Life Ins. Co.		1,606	2,332			2,683	535					2,102
Marquette National Life Ins. Co.		1,692			1,980	2,292		2,448				1,896
Marquette National Life Ins. Co. (S)					1,800	2,112		1,944				1,512
Medico Ins. Co.											1,956	1,764
Medico Ins. Co. (GRP)		1,408			2,014	2,157						
Mutual Of Omaha Ins. Co.		1,392				2,028		1,716				
Old Surety Life Ins. Co.		897				1,704						
Oxford Life Ins. Co.		1,532				1,804						1,273
Pekin Life Ins. Co.		1,824				2,688	1,140	2,316				
Physicians Mutual Ins. Co.		2,326				1,368	972	1,987				1,867
Reserve National Ins. Co.		1,920		2,976		2,508	720	1,956				1,812
Standard Life And Accident Ins. Co.		3,012	3,432	4,284	2,064	3,084	396	2,376				1,476
State Farm Mutual Automobile Ins. Co.		1,490		2,248		2,271						
State Mutual Ins. Co.		1,680	1,968	2,376	2,064	2,472	972	2,100			1,860	1,728
Sterling Investors Life Ins. Co.		1,700	1,986	2,398	2,081	2,489	979	2,120			1,873	1,743
Sterling Life Ins. Co.		1,902	2,280	2,390		2,284		2,072	995			1,713
Sterling Life Ins. Co. (S)		1,684	1,811	1,959		1,726		1,542	708			1,244
Stonebridge Life Ins. Co.		1,044				1,764		1,632				1,356
Thrivent Financial For Lutherans		1,518	1,796	2,195	2,195	2,518	760	2,199		1,440	1,807	

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AGE 65 MEDIGAP RATES

Rates as of Oct. 23, 2013.

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Transamerica Life Ins. Co.		\$1,392	\$1,788	\$2,148	\$1,968	\$2,160	\$	\$1,992	\$ 996	\$1,476	\$1,812	\$1,704
United American Ins. Co.		1,551	2,345	2,744	2,593	2,810	666	2,603				2,171
United Commercial Travelers Of America		1,461	1,704	2,040	1,788	2,124		1,800				1,488
United Healthcare Ins. Co.		1,152	1,716	2,088		2,112	708	2,064	744	1,164		1,560
United Healthcare Ins. Co. (AARP GRP)		1,092	1,548	1,896		1,920			816	1,140		1,428
United National Life Ins. Co. Of America		1,620			1,860	1,860		2,112				1,644
United Of Omaha Life Ins. Co.		1,824		2,376	1,968	2,568		2,112			1,680	1,329
United Teacher Associates Ins. Co		1,392	1,626	1,958	1,704	2,015		1,760				1,410
United World Life Ins. Co.		1,311	1,572	1,854	1,614	1,896		1,650				
USAA Life Ins. Co.		2,320				2,176						
World Corp Ins. Co.		1,368				1,776	684					

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AGE 70 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Admiral Life Ins. Co. of America		\$1,580	\$1,843	\$2,231	\$1,933	\$2,289	\$ 901	\$1,987	\$	\$	\$1,739	\$1,604
American Continental Ins. Co.		1,908	2,404			2,720	972					1,940
American Republic Corp Ins. Co.		1,800				2,412	852		1,248	1,656		
American Republic Ins. Co.		1,404				2,004	804					
American Retirement Life Ins. Co.		1,751				2,158		1,920				1,553
Bankers Fidelity Life Ins. Co.		1,572				2,424	708	1,980	1,092			
Blue Cross and Blue Shield of KC		1,848		2,412		2,604						2,304
Blue Cross and Blue Shield of KC (S)			1,536	2,160		2,412						2,112
Blue Cross and Blue Shield of KC (GI)		2,940		4,560								
Blue Cross and Blue Shield of KC (GI) (S)			2,520	2,964								
Christian Fidelity Life Ins. Co.		1,665		2,042				2,629				1,464
Colonial Penn Life Ins. Co.		2,244	2,676			3,228	636	2,580	1,044	1,872	2,448	1,908
Combined Ins. Co. of America		1,537										1,465
Conseco Ins. Co.		1,962				2,619						
Continental General Ins. Co.		1,692				2,304		2,064				1,860
Equitable Life & Casualty Ins. Co.		2,016				2,856		2,106				2,016
Family Life Ins. Co.		1,489	1,812	2,104	1,899	2,159		1,953			1,709	1,709
Forethought Life Ins. Co.		1,680		2,316		2,364		1,968				1,716
Gerber Life Ins. Co.		1,908				2,808		2,184				
Globe Life and Accident Ins. Co.		1,308	1,956	2,460		2,616						
Government Personnel Mutual Life Ins. Co.		1,776		2,604		2,652		1,872				1,668
Healthy Alliance Life Ins. Co.		1,596				2,760	768	2,580				1,908

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AGE 70 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
Heartland National Life Ins. Co.		\$2,118	\$	\$	\$2,826	\$3,104	\$	\$2,871	\$	\$	\$2,633	\$2,231
Humana Ins. Co.		2,868	2,988	3,420		3,432	1,248		1,584	2,316		
Liberty National Life Ins. Co.		1,800	2,700			3,225	691					2,575
Marquette National Life Ins. Co.		1,884			2,292	2,652		2,856				2,244
Marquette National Life Ins. Co. (S)					2,076	2,412		2,244				1,788
Medico Ins. Co.											2,112	1,932
Medico Ins. Co. (GRP)		1,489			2,160	2,304						
Mutual Of Omaha Ins. Co.		1,488				2,148		1,824				
Old Surety Life Ins. Co.		1,107				1,968						
Oxford Life Ins. Co.		1,665				2,042						1,464
Pekin Life Ins. Co.		1,944				2,952	1,248	2,544				
Physicians Mutual Ins. Co.		2,531				1,501	1,151	2,080				1,931
Reserve National Ins. Co.		2,184		3,384		2,844	816	2,256				2,064
Standard Life And Accident Ins. Co.		3,348	3,804	4,752	2,280	3,420	432	2,628				1,632
State Farm Mutual Automobile Ins. Co.		1,744		2,630		2,657						
State Mutual Ins. Co.		1,896	2,220	2,676	2,328	2,748	1,080	2,388			2,088	1,932
Sterling Investors Life Ins. Co.		1,916	2,234	2,704	2,343	2,775	1,092	2,409			2,108	1,942
Sterling Life Ins. Co.		2,132	2,617	2,723		2,602		2,369	1,142			1,963
Sterling Life Ins. Co. (S)		1,876	2,030	2,189		1,929		1,726	794			1,395
Stonebridge Life Ins. Co.		1,176				1,992		1,836				1,536
Thrivent Financial For Lutherans		1,672	1,967	2,405	2,405	2,768	833	2,417		1,575	1,986	

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Transamerica Life Ins. Co.		\$1,692	\$2,172	\$2,616	\$2,400	\$2,640	\$	\$2,448	\$1,212	\$1,788	\$2,208	\$2,076
United American Ins. Co.		1,661	2,581	3,120	2,970	2,913	779	2,981				2,503
United Commercial Travelers Of America		1,536	1,800	2,148	1,884	2,208		1,896				1,548
United Healthcare Ins. Co.		1,392	2,064	2,508		2,544	840	2,364	888	1,404		1,884
United Healthcare Ins. Co. (AARP GRP)		1,320	1,860	2,292		2,316			984	1,368		1,716
United National Life Ins. Co. Of America		1,776			2,088	2,676		2,376				1,860
United Of Omaha Life Ins. Co.		2,208		2,880	2,376	3,072		2,556			2,040	1,604
United Teacher Associates Ins. Co		1,514	1,767	2,137	1,853	2,177		1,919				1,521
United World Life Ins. Co.		1,579	1,903	2,235	1,946	2,291		1,995				
USAA Life Ins. Co.		2,508				2,324						
World Corp Ins. Co.		1,608				2,076	804					

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AGE 75 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
Admiral Life Ins. Co. of America		\$1,787	\$2,085	\$2,528	\$2,186	\$2,580	\$1,016	\$2,216	\$	\$	\$1,968	\$1,806
American Continental Ins. Co.		2,099	2,644			2,936	1,052					2,137
American Republic Corp Ins. Co.		2,076				2,772	972		1,440	1,908		
American Republic Ins. Co.		1,608				2,304	924					
American Retirement Life Ins. Co.		1,985				2,446		2,177				1,761
Bankers Fidelity Life Ins. Co.		1,776				2,736	804	2,220	1,236			
Blue Cross and Blue Shield of KC		2,376		3,096		3,336						3,036
Blue Cross and Blue Shield of KC (S)			1,944	2,640		2,964						2,664
Blue Cross and Blue Shield of KC (GI)		3,504		5,460								
Blue Cross and Blue Shield of KC (GI) (S)			2,928	3,492								
Christian Fidelity Life Ins. Co.		1,785		2,280				2,833				1,669
Colonial Penn Life Ins. Co.		2,556	3,060			3,768	732	3,036	1,248	2,196	2,880	2,304
Combined Ins. Co. of America		1,880										1,741
Conseco Ins. Co.		2,199				2,905						
Continental General Ins. Co.		1,728				2,508		2,268				2,040
Equitable Life & Casualty Ins. Co.		2,256				3,228		2,354				2,268
Family Life Ins. Co.		1,685	2,050	2,385	2,149	2,433		2,177			1,934	1,934
Forethought Life Ins. Co.		1,896		1,616		2,676		2,220				1,944
Gerber Life Ins. Co.		2,040				3,012		2,352				
Globe Life and Accident Ins. Co.		1,416	2,172	2,796		2,952						
Government Personnel Mutual Life Ins. Co.		1,968		2,892		2,940		2,076				1,848
Healthy Alliance Life Ins. Co.		1,776				3,084	840	2,880				2,124

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AGE 75 MEDIGAP RATES

Rates as of Oct. 23, 2013.

Get updates at insurance.mo.gov.

Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
Heartland National Life Ins. Co.		\$2,292	\$	\$	\$3,153	\$3,425	\$	\$3,198	\$	\$	\$2,927	\$2,507
Humana Ins. Co.		3,276	3,420	3,924		3,936	1,440		1,812	2,640		
Liberty National Life Ins. Co.		1,800	2,707			3,419	805					2,767
Marquette National Life Ins. Co.		1,956			2,568	2,916		3,156				2,532
Marquette National Life Ins. Co. (S)					2,304	2,628		2,460				2,004
Medico Ins. Co.											2,352	2,160
Medico Ins. Co. (GRP)		1,593			2,377	2,524						
Mutual Of Omaha Ins. Co.		1,680				2,436		2,064				
Old Surety Life Ins. Co.		1,303				2,160						
Oxford Life Ins. Co.		1,785				2,280						1,669
Pekin Life Ins. Co.		2,040				3,204	1,356	2,772				
Physicians Mutual Ins. Co.		2,796				2,608	1,436					
Reserve National Ins. Co.		2,448		3,792		3,192	924	2,544				2,316
Standard Life And Accident Ins. Co.		3,684	4,200	5,232	2,520	3,768	480	2,892				1,800
State Farm Mutual Automobile Ins. Co.		1,927		2,907		2,936						
State Mutual Ins. Co.		2,148	2,508	3,036	2,628	3,096	1,224	2,664			2,364	2,172
Sterling Investors Life Ins. Co.		2,167	2,529	3,063	2,651	3,127	1,231	2,687			2,386	2,190
Sterling Life Ins. Co.		2,280	2,883	2,995		2,860		2,616	1,267			2,175
Sterling Life Ins. Co. (S)		1,990	2,170	2,350		2,070		1,856	855			1,503
Stonebridge Life Ins. Co.		1,368				2,304		2,124				1,776
Thrivent Financial For Lutherans		1,796	2,118	2,593	2,593	2,987	900	2,608		1,695	2,142	

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AGE 75 MEDIGAP RATES

Rates as of Oct. 23, 2013.
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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Transamerica Life Ins. Co.		\$2,100	\$2,652	\$3,144	\$2,916	\$3,168	\$	\$2,904	\$1,452	\$2,160	\$2,652	\$2,496
United American Ins. Co.		1,661	2,581	3,288	3,140	3,364	874	3,150				2,671
United Commercial Travelers Of America		1,728	2,016	2,448	2,112	2,496		2,124				1,752
United Healthcare Ins. Co.		1,536	2,268	2,760		2,796	1,008	2,700	984	1,548		2,076
United Healthcare Ins. Co. (AARP GRP)		1,452	2,052	2,520		2,544			1,080	1,500		1,896
United National Life Ins. Co. Of America		1,908			2,316	2,952		2,640				2,088
United Of Omaha Life Ins. Co.		2,460		3,216	2,664	3,480		2,856			2,280	1,791
United Teacher Associates Ins. Co		1,712	1,999	2,420	2,096	2,478		2,144				1,734
United World Life Ins. Co.		1,727	2,080	2,439	2,129	2,503		2,178				
USAA Life Ins. Co.		2,640				2,464						
World Corp Ins. Co.		1,836				2,376	924					

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AGE 80 MEDIGAP RATES

Rates as of Oct. 23, 2013.
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Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
Admiral Life Ins. Co. of America		\$1,943	\$2,268	\$2,748	\$2,378	\$2,787	\$1,096	\$2,395	\$	\$	\$2,141	\$1,952
American Continental Ins. Co.		2,207	2,779			3,059	1,086					2,247
American Republic Corp Ins. Co.		2,292				3,072	1,080		1,596	2,112		
American Republic Ins. Co.		1,788				2,556	1,020					
American Retirement Life Ins. Co.		2,262				2,787		2,481				2,007
Bankers Fidelity Life Ins. Co.		1,908				2,964	864	2,412	1,332			
Blue Cross and Blue Shield of KC		2,868		3,720		4,044						3,744
Blue Cross and Blue Shield of KC (S)			2,280	3,120		3,504						3,204
Blue Cross and Blue Shield of KC (GI)		4,080		6,324								
Blue Cross and Blue Shield of KC (GI) (S)			3,336	3,972								
Christian Fidelity Life Ins. Co.		1,825		2,475				3,016				1,848
Colonial Penn Life Ins. Co.		2,652	3,192			4,068	792	3,300	1,368	2,388	3,120	2,532
Combined Ins. Co. of America		2,130										1,972
Conseco Ins. Co.		2,349				3,114						
Continental General Ins. Co.		1,764				2,688		2,448				2,232
Equitable Life & Casualty Ins. Co.		2,388				3,444		2,712				2,424
Family Life Ins. Co.		1,832	2,229	2,592	2,337	2,629		2,354			2,103	2,103
Forethought Life Ins. Co.		2,100		1,892		2,952		2,460				2,136
Gerber Life Ins. Co.		2,160				3,180		2,484				
Globe Life and Accident Ins. Co.		1,452	2,256	2,916		3,096						
Government Personnel Mutual Life Ins. Co.		2,148		3,156		3,204		2,268				2,016
Healthy Alliance Life Ins. Co.		1,920				3,348	924	3,132				2,304

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Heartland National Life Ins. Co.		\$2,388	\$	\$	\$3,409	\$3,680	\$	\$3,453	\$	\$	\$3,155	\$2,736
Humana Ins. Co.		3,612	3,768	4,320		4,344	1,584		1,980	2,916		
Liberty National Life Ins. Co.		1,800	2,707			3,575	896					2,930
Marquette National Life Ins. Co.		1,956			2,784	3,072		3,336				2,736
Marquette National Life Ins. Co. (S)					2,472	2,748		2,580				2,418
Medico Ins. Co.											2,544	2,352
Medico Ins. Co. (GRP)		1,665			2,564	2,712						
Mutual Of Omaha Ins. Co.		1,920				2,784		2,376				
Old Surety Life Ins. Co.		1,466				2,325						
Oxford Life Ins. Co.		1,825				2,475						1,848
Pekin Life Ins. Co.		2,088				3,420	1,440	2,964				
Physicians Mutual Ins. Co.		2,813				1,978	1,700					2,810
Reserve National Ins. Co.		2,652		4,116		3,468	996	2,784				2,508
Standard Life And Accident Ins. Co.		4,428	5,040	6,288	3,024	4,536	576	3,480				2,160
State Farm Mutual Automobile Ins. Co.		1,927		2,907		2,936						
State Mutual Ins. Co.		2,340	2,724	3,300	2,856	3,348	1,320	2,880			2,568	2,340
Sterling Investors Life Ins. Co.		2,355	2,750	3,330	2,883	3,380	1,329	2,904			2,594	2,336
Sterling Life Ins. Co.		2,406	3,190	3,316		3,166		2,914	1,422			2,437
Sterling Life Ins. Co. (S)		2,070	2,286	2,502		2,204		1,984	917			1,612
Stonebridge Life Ins. Co.		1,488				2,520		2,328				1,944
Thrivent Financial For Lutherans		1,903	2,247	2,752	2,752	3,170	955	2,766		1,796	2,274	

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AGE 80 MEDIGAP RATES

Rates as of Oct. 23, 2013.

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Transamerica Life Ins. Co.		\$2,652	\$3,348	\$3,984	\$3,684	\$4,008	\$	\$3,684	\$1,836	\$2,724	\$3,360	\$3,156
United American Ins. Co.		1,661	2,581	3,415	3,266	3,494	962	3,278				2,805
United Commercial Travelers Of America		1,896	2,208	2,676	2,316	2,724		2,328				1,908
United Healthcare Ins. Co.		1,668	2,484	3,012		3,048	1,176	2,988	1,068	1,692		2,268
United Healthcare Ins. Co. (AARP GRP)		1,584	2,232	2,748		2,784			1,188	1,644		2,064
United National Life Ins. Co. Of America		1,980			2,508	3,168		2,844				2,268
United Of Omaha Life Ins. Co.		2,676		3,480	2,880	3,768		3,084			2,472	1,945
United Teacher Associates Ins. Co		1,862	2,174	2,632	2,279	2,676		2,332				1,873
United World Life Ins. Co.		1,819	2,185	2,566	2,235	2,637		2,291				
USAA Life Ins. Co.		2,352				2,560						
World Corp Ins. Co.		2,040				2,628	1,020					

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Missouri Medigap issuers: Complaint index for 2010-12

Besides rates, consider a company's complaint index. This score helps you understand how many consumer complaints an insurer receives, compared to other companies its size.

What complaint index means

100 score: Insurer gets **average** number of complaints.

Below 100: Insurer gets **fewer complaints** than average.

Above 100: Insurer gets **more complaints** than average.

Company	Complaint index	Complaints	Average market share	Phone
NA = Company did not sell policies for all three years				
Admiral Life Insurance Co. of America	NA	NA	NA	866-398-9305 x7318
American Continental Insurance Co.	138	4	1.7%	800-264-4000
American Republic Corp Insurance Co.	0	0	0.8%	800-247-2190
American Republic Insurance Co.	84	4	2.8%	800-247-2190
American Retirement Life Insurance Co.	NA	NA	NA	866-459-4272
Bankers Fidelity Life Insurance Co.	0	0	0.7%	866-458-7500
Blue Cross and Blue Shield of Kansas City	40	4	5.8%	800-645-8346
Christian Fidelity Life Insurance Co.	24	1	2.4%	800-386-5202
Colonial Penn Life Insurance Co.	98	1	0.6%	877-877-8052
Combined Insurance Company of America	0	0	0.6%	800-544-5531
Conseco Life Insurance Co.	0	0	0.0%	800-541-2254
Continental General Insurance Co.	293	1	0.2%	866-459-4272 option 3
Equitable Life and Casualty Insurance Co.	98	2	1.2%	800-352-5170
Family Life Insurance Co.	411	1	0.1%	800-877-7703
Forethought Life Insurance Co.	0	0	0.0%	877-492-5870
Gerber Life Insurance Co.	314	3	0.6%	855-258-2580
Globe Life and Accident Insurance Co.	1,123	4	0.2%	800-801-6831
Government Personnel Mutual Life Insurance Co.	0	0	0.1%	866-800-5566
Healthy Alliance Life Insurance Co.	96	24	14.4%	800-652-6387
Heartland National Life Insurance Co.	58	1	1.0%	877-431-7371
Humana Insurance Co.	964	8	0.5%	866-205-0000
Liberty National Life Insurance Co.	0	0	0.0%	800-331-2512



Missouri Medigap issuers: Complaint index for 2010-12 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
Marquette National Life Insurance Co.	161	1	0.4%	877-504-3918
Medico Insurance Co.	156	7	2.6%	800-228-6080
Mutual of Omaha Insurance Co.	61	4	3.8%	800-228-9999
Old Surety Life Insurance Co.	0	0	0.8%	800-272-5466
Oxford Life Insurance Co.	0	0	0.0%	877-469-3073
Pekin Life Insurance Co.	0	0	0.0%	800-322-0160
Physicians Mutual Insurance Co.	89	1	0.6%	800-228-9100
Reserve National Insurance Co.	0	0	0.4%	800-654-9106 opt. 3
Standard Life and Accident Insurance Co.	223	2	0.5%	888-350-1488
State Farm Mutual Automobile Insurance Co.	0	0	1.7%	866-855-1212
State Mutual Insurance Co.	0	0	0.1%	888-764-1936
Sterling Investors Life Insurance Co.	0	0	0.2%	800-321-0102
Sterling Life Insurance Co.	269	2	0.4%	888-858-8544
Stonebridge Life Insurance Co.	NA	NA	NA	800-752-9797
Thrivent Financial For Lutherans	0	0	0.5%	800-847-4836
Transamerica Life Insurance Co.	289	5	1.0%	800-247-1771
United American Insurance Co.	132	2	0.9%	800-331-2512
United Commercial Travelers of America	0	0	0.1%	800-848-0123
United Healthcare Insurance Co. (individual & AARP group)	43	18	24.0%	800-272-2146
United National Life Insurance Company of America	906	1	0.1%	847-803-5252
United of Omaha Life Insurance Co.	182	37	11.8%	800-228-9999
United Teacher Associates Insurance Co.	0	0	0.2%	877-229-0293
United World Life Insurance Co.	51	1	1.1%	800-228-9999
USAA Life Insurance Co.	0	0	0.4%	800-531-8722
World Corp Insurance Co.	3,202	1	0.0%	800-786-7557



Contact CLAIM for free Medicare answers

For any questions about Medicare, you can contact CLAIM, a free nonprofit service that counsels people on Medicare and their caregivers. Trained volunteers throughout Missouri will help answer your questions.

Call: **800-390-3330**

Visit: missouricclaim.org

This free Medicare counseling program will answer questions about:

- Medigap insurance
- Enrollment and billing
- Medicare prescription drug plans
- Long-term care planning and insurance
- Medicare Advantage plans
- Appeals and grievances
- Limited income assistance programs
- Suspected waste, fraud and abuse

**Call DIFP's
Insurance
Consumer
Hotline**

For questions about your insurance policy or to file a complaint against an insurance company or agent, contact:

difp.mo.gov or **800-726-7390**



Department of Insurance,
Financial Institutions &
Professional Registration

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